

REMARKS

This is in response to the office action mailed September 3, 2004.

Claims 1-2, 4, 8-9 and 16-18 are amended. Claim 5 is cancelled. These changes are made without prejudice and without disclaimer of the amended and cancelled subject matter therein.

Claims 1 - 18 were rejected under 35 USC 102(e) as anticipated by Sloan et al (Publication No. US 2002/0111890 A1).

Claim 1 is directed to offering a credit card. Claim 8 is directed to means for enabling the computer to offer a credit card. Claim 9 recites a server is arranged to offer customisable credit cards to users. Claim 16 is directed to a memory for storing data for use in providing customisable credit cards. Claim 18 recites the user interface further comprising output means for offering a credit card to the user. Sloan et al does not disclose the above claimed features. Sloan is not directed to credit cards.

It is respectfully requested that, if necessary to effect a timely response, this paper be considered as a Petition for an Extension of Time sufficient to effect a timely response and that shortages in fees, if any, be charged, or any overpayment in fees credited, to the Account of Barnes & Thornburg, Deposit Account No. 02-1010 (924013-919480).

Respectfully submitted,
BARNES & THORNBURG



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